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APR 14 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/675,466
 Filing DateSeptember 28, 2000
 Inventor.....Arnold Blinn et al.
 Group Art Unit3624
 ExaminerFelten, Daniel S.
 Attorney's Docket No.MS1-595US
 Confirmation No.8924
 Title: Integrating Payment Accounts And An Electronic Wallet

RESPONSE TO OFFICE ACTION DATED NOVEMBER 3, 2004

To: Commissioner for Patents
 PO Box 1450
 Alexandria, Virginia 22313-1450

From: Allan T. Sponseller (Tel. 509-324-9256 x215; Fax 509-323-8979)
 Customer No. 22801

Sir:

In response to the Office Action of November 3, 2004, in connection with the above-identified application, the following remarks are submitted. Favorable consideration is respectfully requested.

A detailed listing of the claims is provided below. A status identifier is provided for each claim in a parenthetical expression following each claim number.